

Thomas F. Eagleton Courthouse  
111 South Tenth Street, Fourth Floor  
St. Louis, MO 63102

United States Bankruptcy Court

Eastern District of Missouri

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Case Number: 12-46715

**IN RE: Felicia McIntosh, xxx-xx-1879**  
**8421 Lariat Drive**  
**Hazlewood, MO 63042**

**ORDER DISCHARGING DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN**

The court finds that the debtor filed a petition under title 11, United States Code, on July 12, 2012; that the debtor's plan has been confirmed; and that the debtor has fulfilled all requirements under the plan and the applicable provisions of 11 U.S.C. Section 1328.

**IT IS ORDERED THAT:**

1. Pursuant to 11 U.S.C. Section 1328(a), the debtor is discharged from all debts provided for by the plan or disallowed under 11 U.S.C. Section 502, except any debt:
  - (a) provided for under 11 U.S.C. Section 1322(b)(5) and on which the last payment is due after the date on which the final payment under the plan was due;
  - (b) in the nature of alimony to, maintenance for, or support of a spouse, former spouse, or child of the debtor in connection with a separation agreement, divorce decree or other order of a court of record, or property settlement agreement, as specified in 11 U.S.C. Section 523(a)(5);
  - (c) for a student loan or educational benefit overpayment as specified in 11 U.S.C. Section 523(a)(8);
  - (d) for a death or personal injury caused by the debtor's unlawful operation of a motor vehicle while intoxicated from using alcohol, a drug, or another substance, as specified in 11 U.S.C. Section 523(a)(9), in a case commenced on or after November 15, 1990;
  - (e) for restitution included in a sentence on the debtor's conviction of a crime, in a case commenced on or after November 15, 1990; or
  - (f) for a fine included in a sentence on the debtor's conviction of a crime, in a case commenced on or after October 22, 1994.
2. Pursuant to 11 U.S.C. Section 1328(d), the debtor is not discharged from any debt based on an allowed claim filed under 11 U.S.C. Section 1305(a)(2) if prior approval by the trustee of the debtor's incurring such debt was practicable and was not obtained.
3. Notwithstanding the provisions of title 11, United States Code, the debtor is not discharged from any debt made non-dischargeable by 18 U.S.C. Section 3613(f), by certain provisions of titles 10, 37, 38, 42, and 50 of the United States Code, or by any other applicable provision of law.
4. All creditors are prohibited from attempting to collect any debt that has been discharged in this case.

Dated: 9/6/17  
Rev. 12/15 3180W

  
United States Bankruptcy Judge

Certificate of Notice Pg 2 of 3  
 United States Bankruptcy Court  
 Eastern District of Missouri

In re:  
 Felicia McIntosh  
 Debtor

Case No. 12-46715-bss  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0865-4

User: jerj  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 36

Date Rcvd: Sep 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2017.

db +Felicia McIntosh, 8421 Lariat Drive, Hazlewood, MO 63042-3039  
 cr Consumer Debt Trust, American InfoSource LP, PO Box 268925, Oklahoma City, OK 73126-8925  
 cr ECast Settlement Corporation, PO Box 28136, New York, NY 10087-8136  
 cr Mastorakos Orthodontic Associates, PC, 120 S. Central Ave., Ste. 130,  
 St. Louis, MO 63105-1705  
 cr +US Bank Home Mortgage MN, 6363 College Blvd, Ste 100, Overland Park, KS 66211-1881  
 cr +US Bank NA, 14841 Dallas Pkwy Ste 300, Dallas, TX 75254-7883  
 cr Vantage Credit Union, 4020 Fee Fee Road, Bridgeton, MO 63044-2708  
 9390177 Consumer Debt Trust by American InfoSource LP, PO Box 268925, Oklahoma City, OK 73126-8925  
 9402938 +Emmanuel A. Sevastianos, 120 S. Central Ave., STE 130, Saint Louis, MO 63105-1705  
 9054347 +Felicia McIntosh, 8421 Lariat Drive, Hazlewood, MO 63042-3039  
 9209541 +M&I, 770 N. Water St., Milwaukee, WI 53202-0002  
 9052295 +M&I Bank, Bankcard Services, P.O. Box 31535, Tampa, FL 33631-3535  
 9526340 +Mastorakos Orthodontic Associates, Sevastianos & Associates PC, 120 S Central Ave, Ste. 130,  
 Clayton, MO 63105-1705  
 9402939 +Mastorakos Orthodontic Associates, 1415 Elbridge Payne Rd., Chesterfield, MO 63017-8538  
 9052298 +US Bank Home Mortgage, PO Box 20005, Owensboro, KY 42304-0005  
 9054114 +USPS, Attn. Payroll Department, 1720 Market Street, St. Louis, MO 63180-0005  
 9103889 +Vantage Credit Union, 4020 Fee Fee Road, St Louis, MO 63044-2708  
 9052299 +Vantage Credit Union, P.O. Box 4433, Bridgeton, MO 63044-0433  
 9950585 eCAST Settlement Corporation, Bass & Associates, P.C., PO Box 28136,  
 New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: BASSASSOC.COM Sep 07 2017 03:18:00 Capital One NA, Bass & Associates, P.C.,  
 3936 E Ft Lowell Road, Ste 200, Tucson, AZ 85712-1083  
 cr +EDI: BASSASSOC.COM Sep 07 2017 03:18:00 eCAST Settlement Corporation,  
 Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083  
 9052290 +EDI: HFC.COM Sep 07 2017 03:19:00 Best Buy, P.O. Box 5253, Carol Stream, IL 60197-5253  
 9052291 +E-mail/Text: aphelp@bpgwi.com Sep 07 2017 03:48:49 Buyers Protection Group,  
 4300 Alexander Dr., Suite 200, Alpharetta, GA 30022-3780  
 9232363 +EDI: BASSASSOC.COM Sep 07 2017 03:18:00 Capital One, N.A., Bass & Associates, P.C.,  
 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
 9052292 EDI: DISCOVER.COM Sep 07 2017 03:18:00 Discover Card Services, P.O. Box 30943,  
 Salt Lake City, UT 84130  
 9058509 EDI: DISCOVER.COM Sep 07 2017 03:18:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 9059159 +EDI: DISCOVERPL Sep 07 2017 03:18:00 Discover Persoanal Loans, PO BOX 30954,  
 Salt Lake City, Utah 84130-0954  
 9059159 +E-mail/Text: dplbk@discover.com Sep 07 2017 03:48:47 Discover Persoanal Loans,  
 PO BOX 30954, Salt Lake City, Utah 84130-0954  
 9052293 EDI: HFC.COM Sep 07 2017 03:19:00 HSBC, PO Box 5253, Carol Stream, IL 60197-5253  
 9052294 +EDI: RMSC.COM Sep 07 2017 03:19:00 JC Penney - Bankruptcy Department, GE Money Bank,  
 PO Box 103104, Roswell, GA 30076-9104  
 9092794 EDI: JEFFERSONCAP.COM Sep 07 2017 03:19:00 Jefferson Capital Systems LLC, PO BOX 7999,  
 SAINT CLOUD MN 56302-9617  
 9054328 +E-mail/Text: ecfnofices@dor.mo.gov Sep 07 2017 03:47:03 Missouri Department of Revenue,  
 PO Box 475, 301 W High St, Jefferson City MO 65101-1517  
 9230876 EDI: PRA.COM Sep 07 2017 03:18:00 Portfolio Recovery Associates, LLC, PO Box 12914,  
 Norfolk VA 23541  
 9052296 +E-mail/Text: bankruptcy@risecredit.com Sep 07 2017 03:46:59 PayDay One, PO Box 101842,  
 Fort Worth, TX 76185-1842  
 9052297 +E-mail/Text: bankruptcy@progfinance.com Sep 07 2017 03:48:14 Progressive Finance, L.C.,  
 11629 S. 700 E., Ste 250, Draper, UT 84020-8399  
 10529307 EDI: USBANKARS.COM Sep 07 2017 03:18:00 U.S. Bank National Association,  
 c/o U.S. Bank Home Mortgage, a division, of U.S. Bank National Association,  
 4801 Frederica Street, Owensboro, Kentucky 42301  
 9074286 EDI: USBANKARS.COM Sep 07 2017 03:18:00 US BANK N.A., BANKRUPTCY DEPARTMENT,  
 P.O. BOX 5229, CINCINNATI, OH 45201-5229

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr US Bank NA  
 cr US Bank NA  
 cr\* +US Bank NA, 14841 Dallas Pkwy Ste 300, Dallas, TX 75254-7883

TOTALS: 2, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0865-4

User: jerj  
Form ID: 3180W

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 08, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2017 at the address(es) listed below:

Diana S. Daugherty	standing_trustee@ch13stl.com,	trust33@ch13stl.com
Jonathon B. Burford	on behalf of Creditor	Vantage Credit Union edmo@km-law.com,
Kozeny@ecf.courtdrive.com		
Michael J. Watton	on behalf of Debtor Felicia McIntosh	wlgstl@wattongroup.com
Noel A. Sevastianos	on behalf of Creditor	Mastorakos Orthodontic Associates, PC
noel@noelslaw.com		
Office of US Trustee	USTPRegion13.SL.ECF@USDOJ.gov	
Patti H. Bass	on behalf of Creditor	Capital One NA ecf@bass-associates.com
Wendee Noel Elliott-Clement	on behalf of Creditor	US Bank Home Mortgage MN
moedbknотices@southlaw.com		
Wendee Noel Elliott-Clement	on behalf of Creditor	US Bank NA moedbknотices@southlaw.com
		TOTAL: 8